

Information to identify the case:

Debtor 1	<u>Dilip S Katara</u>	Social Security number or ITIN	xxx-xx-0994
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Priya Katara</u>	Social Security number or ITIN	xxx-xx-9250
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-22551-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dilip S Katara

Priya Katara

9/30/16

By the court: Vincent E. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dilip S Katara
 Priya Katara
 Debtors

Case No. 16-22551-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 85

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db/jdb
 516262368 +Dilip S Katara, Priya Katara, 109 Swiatek Court, Mahwah, NJ 07430-2962
 516262367 +AES/NCT, 1200 North 7th Street, Harrisburg, PA 17102-1419
 516262373 +AES/NCT, P.O. Box 61047, Harrisburg, PA 17106-1047
 516262369 +AMI, Inc., 2109 St. Georges Avenue, Rahway, NJ 07065-2060
 516262370 +American Education Services, P.O. Box 61047, Harrisburg, PA 17106-1047
 516262371 +American Education Services, P.O. Box 61047, Harrisburg, PA 17106-1047
 516262372 +Amerifinancial Solution, P.O. Box 7, Vassar, MI 48768-0007
 516262379 +Amerisol, P.O. Box 7, Vassar, MI 48768-0007
 516262388 +Bank of America, NA (FDIC), 100 North Tryon Street, Charlotte, NC 28202-4000
 516262392 +Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
 516262394 +Capital One/Best Buy Headquarters, 7601 Penn Avenue South, Richfield, MN 55423-5007
 516262401 Chase Bank Card, P.O. Box 15238, Wilmington, DE 19850
 516262402 Citi, Credit Bureau Disp, Sioux Falls, SD 57117
 516262404 Citi Visa, Att: United Recovery Systems, P.O. Box 722910, Houston, TX 77272-2910
 516262405 +Citibank, Att: Client Services, Inc., 3451 Harry S. Truman Boulevard,
 Saint Charles, MO 63301-9816
 516262406 +Citibank Stn, 701 E. 60th Streey North, Sioux Falls, SD 57104-0493
 516262407 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 516262408 +Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
 516262409 +Community Management Corp., 1030 Clifton Avenue - #205, Clifton, NJ 07013-3522
 516262414 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
 516262415 Equifax, 1550 Peartree Street NW, Atlanta, GA 30309
 516262416 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 516262417 +Future Scripts, P.O. Box 30219, Tampa, FL 33630-3219
 516262419 Future Scripts, P.O. Box 790227, Saint Louis, MO 63179-0227
 516262420 +GC Services Ltd Partnership, 6330 Gulfton - #303, Houston, TX 77081-1108
 516262421 +GC Services Ltd Partnership, P.O. Box 3855, Houston, TX 77253-3855
 516262422 +Gastrointestinal Associates, 140 Chestnut Street - Suite 300, Ridgewood, NJ 07450-2518
 516262423 +Independent Recovery Resources, 24 Railroad Avenue, Patchogue, NY 11772-3518
 516262424 +KML Law Group PC, 416 Haddon Avenue - Suite 406, Westmont, NJ 08108-1330
 516262426 +Madison Trust for Stonefield IV, 21 Robert Pitt Drive - Suite 207, Monsey, NY 10952-5305
 516262427 +Mahwah Tax Collector, P.O. Box 769, Mahwah, NJ 07430-0769
 516262428 +Mahwah Tax Collector, 475 Corporate Drive, P.O. Box 733, Mahwah, NJ 07430-0733
 516262429 +Neurology Group of Bergen County, Att: Independent Recovery Resources, 24 Railroad Avenue,
 Patchogue, NY 11772-3518
 516262430 +Neurology Group of Bergen County, 1200 East Ridgewood Avenue, Second Floor - West Wing,
 Ridgewood, NJ 07450-3937
 516262431 +ODPC/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 516262432 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 516262433 PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397
 516262436 +PNC Bank, NA (FDIC), 222 Delaware Avenue, Wilmington, DE 19801-1621
 516262435 +Sears/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 516262439 +Sears/CBNA, Att: GC Services Ltd Partnership, 6330 Gulfton - #303,
 Houston, TX 77081-1108
 516262440 +Shellpoint Mortgage Services, 55 Beattie Place - Suite 110, Greenville, SC 29601-5115
 516262441 Shellpoint Mortgage Servicing, P.O. Box 619063, Dallas, TX 75261-9063
 516262442 +State of NJ Student Assoc., P.O. Box 538, Trenton, NJ 08625-0538
 516262443 +State of NJ Student Assoc., P.O. Box 543, Trenton, NJ 08625-0543
 516262444 +State of NJUS Student Assoc., 4 Quaker Bridge Plaza, P.O. Box 544, Trenton, NJ 08625-0544
 516262445 +Student Loan Trust, 701 E. 60th Street North, Sioux Falls, SD 57104-0432
 516262446 +Summit Collection Services, 50 N Franklin Turnpike - Suite 1, Ho Ho Kus, NJ 07423-1562
 516262448 +The Bank of New York, Att: KML Law Group PC, 216 Haddon Avenue - Suite 406,
 Westmont, NJ 08108-2812
 516262449 Trans Union, P.O. Box 2000, Chester, PA 19022-2000
 516262450 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631
 516262451 +Transworld Systems Inc., Two Huntington Quadrangle, Suite 3N02, Melville, NY 11747-4503
 516262455 +Valley Emergency Room Assoc. PA, 223 N Van Dien Avenue, Ridgewood, NJ 07450-2726
 516262454 +Valley Emergency Room Assoc. PA, Att: Amerifinancial Solution, P.O. Box 7,
 Vassar, MI 48768-0007
 516262457 +Valley Hospital, 223 N. Van Dien Avenue, Ridgewood, NJ 07450-2736
 516262456 +Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736
 516262458 +Valley Hospital, Att: Transworld Systems Inc., Two Huntington Quadrangle, Suite 3N02,
 Melville, NY 11747-4510
 516262460 +Valley Medical Services, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2726
 516262459 +Valley Medical Services, Att: Summit Collection Services, 50 N Franklin Turnpike - Suite 1,
 Ho Ho Kus, NJ 07423-1570
 516262461 +Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494
 516262463 +WF/WB, P.O. Box 3117, Winston Salem, NC 27102-3117

District/off: 0312-2

User: admin
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Total Noticed: 85

Date Rcvd: Sep 30, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2016 00:02:54 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 01 2016 00:02:49 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516262374 EDI: BANKAMER.COM Sep 30 2016 23:43:00 Bank of America, P.O. Box 982238,
El Paso, TX 79998
516262380 +EDI: TSYS2.COM Sep 30 2016 23:43:00 Barclays Bank Delaware, 700 Prides Xing,
Newark, DE 19713-6102
516262381 +EDI: TSYS2.COM Sep 30 2016 23:43:00 Barclays Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803
516262382 +EDI: TSYS2.COM Sep 30 2016 23:43:00 Barclays Bank Delaware (FDIC), Headquarters,
125 South West Street, Wilmington, DE 19801-5014
516262389 EDI: CAPITALONE.COM Sep 30 2016 23:43:00 Capital One Bank USA, 15000 Capital One Drive,
Richmond, VA 23238
516262383 +EDI: CAPITALONE.COM Sep 30 2016 23:43:00 Capital One, P.O. Box 30253,
Salt Lake City, UT 84130-0253
516262384 +EDI: CAPITALONE.COM Sep 30 2016 23:43:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
516262385 +EDI: CAPITALONE.COM Sep 30 2016 23:43:00 Capital One, 26525 N Riverwoods Boulevard,
Mettawa, IL 60045-3438
516262393 +EDI: CHASE.COM Sep 30 2016 23:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
516262395 +EDI: CHASE.COM Sep 30 2016 23:43:00 Chase Bank USA, NA (FDIC),
200 White Clay Center Drive, Newark, DE 19711-5466
516262396 +EDI: CHASE.COM Sep 30 2016 23:43:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
516262399 +EDI: CITICORP.COM Sep 30 2016 23:43:00 Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
516262403 +EDI: CITICORP.COM Sep 30 2016 23:43:00 Citibank, 701 East 60th Street N,
Sioux Falls, SD 57104-0493
516262410 EDI: DISCOVER.COM Sep 30 2016 23:43:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850
516262413 +EDI: TSYS2.COM Sep 30 2016 23:43:00 DSNB Macy's, 9111 Duke Boulevard,
Mason, OH 45040-8999
516262422 +EDI: CHASE.COM Sep 30 2016 23:43:00 JPMorgan Chase Bank, N.A. (FDIC),
1111 Polaris Parkway, Columbus, OH 43240-2031
516262427 +EDI: NAVIENTFKASMSERV.COM Sep 30 2016 23:43:00 Navient, P.O. Box 9500,
Wilkes-Barre, PA 18773-9500
516262447 +EDI: RMSC.COM Sep 30 2016 23:43:00 SYNCB/Lord & Taylor, P.O. Box 965015,
Orlando, FL 32896-5015
516262438 EDI: SEARS.COM Sep 30 2016 23:43:00 Sears/CBNA, 133200 Smith Road, Cleveland, OH 44130
516262434 +EDI: SEARS.COM Sep 30 2016 23:43:00 Sears/CBNA, P.O. Box 6283,
Sioux Falls, SD 57117-6283
516262453 +EDI: CITICORP.COM Sep 30 2016 23:43:00 UNVL/Citi, P.O. Box 6241,
Sioux Falls, SD 57117-6241
516262452 EDI: URSI.COM Sep 30 2016 23:43:00 United Recovery Systems, P.O. Box 722910,
Houston, TX 77272-2910
516262462 +E-mail/Text: vci.bkcy@vwcredit.com Oct 01 2016 00:03:01 VW Credit Inc,
1401 Franklin Boulevard, Libertyville, IL 60048-4460

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516262375* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
516262376* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
516262377* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
516262378* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
516262390* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA, 15000 Capital One Drive,
Richmond, VA 23238)
516262391* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA, 15000 Capital One Drive,
Richmond, VA 23238)
516262386* +Capital One, 26525 N Riverwoods Boulevard, Mettawa, IL 60045-3438
516262387* +Capital One, 26525 N Riverwoods Boulevard, Mettawa, IL 60045-3438
516262397* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
516262398* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
516262400* +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
516262411* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850)
516262412* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850)

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***** BYPASSED RECIPIENTS (continued) *****

516262437* +Sears/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
516262443* +State of NJ Student Assoc., P.O. Box 543, Trenton, NJ 08625-0543

TOTALS: 0, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor Madison Trust Company as Collateral Assignee of
Stonefield Investment Fund IV, LLC agreenberg@hgllclaw.com, Aholmes@hgllclaw.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Defendant US Dept of Education eamonn.ohagan@usdoj.gov
Michelle Labayen on behalf of Plaintiff Dilip Shiv Katara njchapter7@gmail.com,
benitezgiovanna@gmail.com
Michelle Labayen on behalf of Plaintiff Priya Dilip Katara njchapter7@gmail.com,
benitezgiovanna@gmail.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
NJ58@ecfcbis.com
Virginia E. Fortunato on behalf of Debtor Dilip S Katara njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com
Virginia E. Fortunato on behalf of Joint Debtor Priya Katara njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com

TOTAL: 9